

Office of Consumer Health Assistance (OHCA)

2001 OCHA Annual Activity Report

Utah Insurance Department

October 22, 2001

History of OCHA

Prior to the creation of the Office of Consumer Health Assistance (OCHA), the Utah Insurance Department was reorganized into separate divisions by consumer product line: Life, Property & Casualty, and Health. At that time the Health Division's consumer service unit was staffed by one consumer service representative and two consumer complaint analysts.

During the 1999 Legislative Session, the Utah Legislature passed S.B. 56, which required the Utah Insurance Department to create an Office of Consumer Health Assistance (OCHA) and an OCHA Advisory Committee by July 1, 1999. The fiscal note that accompanied S.B. 56 requested four positions for OCHA: one consumer service representative, two consumer complaint analysts, and one research analyst. The legislature funded the consumer service representative and one of the consumer complaint analysts.

The new OCHA personnel were combined with the existing Health Division's consumer service unit personnel and OCHA was organized under the Health Division, with Suzette Green-Wright as Director. The 2000 Legislature continued its support for OCHA by funding the research analyst who joined OCHA in October of 2000.

Purpose of OCHA

OCHA's mission is to provide the following services to health care consumers:

- Assistance in understanding their contractual rights and responsibilities, statutory protections and available remedies under their health program

- Providing health care consumer education (producing, collecting, disseminating educational materials; conducting outreach programs and other educational activities)
- Investigating and resolving complaints
- Assistance to those having difficulty accessing their health care plan because of language, disability, age, or ethnicity
- Providing information and referral to these persons as well as help with initiating a grievance process
- Analyzing and monitoring federal and state statutes, rules, and regulations that apply to health care consumers
- Obtaining and summarizing data from health care consumers

OCHA's mission is to provide the following services to health care policy makers:

- Collection and summarization of data from health care consumers
- Identification of community resources
- Identification and development of health care consumer education
- Development of health plan grievance process database

OCHA Activity Summary

Part of OCHA's mission is to collect and summarize data from health care consumers. This data is collected to better understand the needs of Utah health care consumers. OCHA's activity data for fiscal year 2001 is summarized in Tables 1 and 2 (see attached tables).

Between July 1, 2000 and June 30, 2001, OCHA staff responded to 19,603 telephone calls, distributed 846 information brochures, opened 367 complaint files, closed 379 complaint files, participated in 101 industry functions, conducted 216 interviews, provided 21 educational presentations, and produced 2 research reports (see Table 1 for a complete summary).

OCHA's consumer service representatives and consumer complaint analysts cataloged 9,778 consumer telephone calls between July 1, 2000 and June 30, 2001. The top five subjects discussed with consumers were: general insurance code issues (n = 1,645); Medicare supplement/Medicare (n = 1,311); claim dispute issues (n = 1,267); COBRA, conversion, or continuance issues (n = 1,245); and self-funded health benefit plan issues (n = 899) (see Table 2 and Figure 1 for a complete summary).

OCHA's consumer education package has been used by Granite School District in three high school life skills courses during fiscal year 2001. Granger High School included it in their summer school program. Also, the OCHA staff designed and distributed consumer information brochures in Spanish and English. Translation assistance for the Spanish brochures was provided by Chad Wright (State Farm Agent), Gus Cansino (State Surplus Property), and the University of Utah Ethnic Health Center. These brochures were provided to the OCHA Advisory Committee for distribution to their constituencies, mailed to consumers, and distributed during educational presentations by OCHA staff.

OCHA Advisory Committee Activity Summary

The OCHA Advisory Committee works with OCHA to ensure that the health insurance interests of Utah's diverse communities are represented. OCHA staff and the OCHA Advisory Committee have collaborated on a variety of projects.

Immediately following the organization of OCHA, OCHA staff and the OCHA Advisory Committee organized a "word of mouth" campaign to raise awareness of OCHA's mission and services. Public service announcements were included in newsletters sponsored by members of the OCHA Advisory Committee and sent to their constituencies.


OCHA personnel have participated in presentations to nursing homes, senior health fairs, AARP meetings, Utah Issues forums, SHIIP Presentations (in Blanding, Ogden, Orem, Roosevelt, Salt Lake City & St. George), the Utah Adoption Council Conference, the Home Health Association, Ashley Valley Medical Center, and the Legislative Health & Human Services Interim Committee.

Another significant collaboration included a media campaign to increase public awareness of OCHA consumer assistance services. A public service advertisement is now running on two billboards around the State. These advertisements include the OCHA Office's toll-free number, 1-866-350-6242 (OHCA). This media campaign is the result of several generous contributions by members of the health insurance and business communities. Funds for the billboard were donated by AARP. Deseret Mutual Benefit Administrators provided the artwork used in the billboard. Impact Imaging created two vinyl billboards at a significant discount. Reagan Outdoors Advertising and Saunders Outdoors Advertising donated billboard space and are sponsoring the vinyl billboards at two locations around the State.

Table 1: OCHA Activity by Subject from July 1, 2000 to June 30, 2001

Assistance	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Jan-01	Feb-01	Mar-01	Apr-01	May-01	Jun-01	Total Per Year	Average per Month
Incoming Calls	1,044	1,393	1,154	1,388	1,227	1,057	1,763	1,402	1,496	1,546	1,393	1,327	16,190	1,349
Outgoing Calls	190	276	260	279	196	212	340	320	328	341	371	300	3,413	284
Email/Fax Correspondence	162	35	30	43	31	25	21	22	438	483	526	510	2,326	194
Language Barrier Calls									1	1	5	1	8	1
Transferred Calls		202	146	214	151	129	253	182	212	223	201	198	2,111	176
Brochures	120	128	65	4	30	70	76	49	119	46	108	31	846	71
Walk-ins	9	6	3	6	5	5	8	14	4	0	4	6	70	6
Other	190	245	364	232	70	197	379	510	261	715	167	159	3,489	291
Complaints														
Cases Opened	20	31	25	27	31	27	33	37	48	26	34	28	367	31
Cases Closed	61	17	29	30	19	28	22	25	27	43	35	43	379	32
Complaint Forms	37	33	17	39	18	25	51	35	33	37	53	21	399	33
Other														
Industry Functions	7	8	11	9	6	6	3	7	2	11	22	9	101	8
Interviews	15	21	22	6	14	4	14	14	24	14	38	30	216	18
Meetings	59	77	69	73	74	73	82	99	95	88	77	47	913	76
Public Speaking	0	0	0	1	1	0	3	4	4	1	3	4	21	2
Site Visits	2	2	0	0	1	4	0	0	3	8	0	1	21	2
Research Reports				0	0	0	2	0	0	0	0	0	2	NA
Total	1,916	2,474	2,195	2,351	1,874	1,862	3,050	2,720	3,095	3,583	3,037	2,715	30,872	2,573

 Information not collected

 Research Analyst hired October 2000

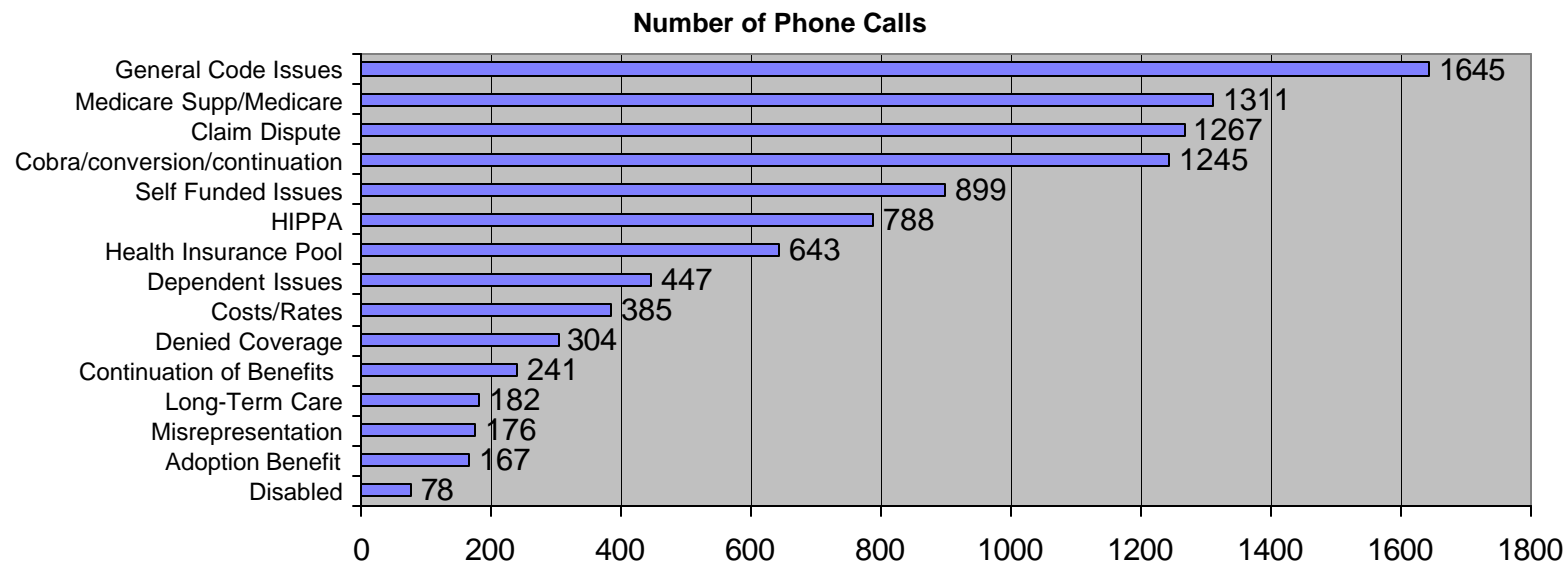
Source: Office of Consumer Health Assistance (OHCA), Utah Insurance Department, 2001

Table 2: OCHA Phone Contact Activity by Subject from July 1, 2000 to June 30, 2001

Subject of Call	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Jan-01	Feb-01	Mar-01	Apr-01	May-01	Jun-01	Total Calls Per Year	Percent of Total Calls	Average Calls Per Month
Adoption Benefit	11	6	13	27	10	11	15	15	19	22	10	8	167	1.7%	14
Dependent Issues	25	31	30	35	40	30	50	27	45	58	37	39	447	4.6%	37
Claim Dispute	70	116	69	121	95	99	123	122	108	132	101	111	1,267	13.0%	106
COBRA/Conversion/Cont.	53	93	74	124	95	99	142	117	104	133	111	100	1,245	12.7%	104
COB Issues	16	27	34	23	18	12	24	29	14	14	12	18	241	2.5%	20
Costs/Rates	14	37	45	25	42	32	36	31	37	30	22	34	385	3.9%	32
Denied Coverage	8	29	22	37	19	11	20	32	36	46	22	22	304	3.1%	25
Disabled	8	11	8	4	6	3	9	3	6	16	1	3	78	0.8%	7
General Code Issues	95	140	136	134	148	97	155	154	156	163	145	122	1,645	16.8%	137
HIP	39	39	38	62	43	46	81	56	47	84	54	54	643	6.6%	54
HIPAA	23	56	85	51	61	51	54	77	80	95	75	80	788	8.1%	66
Long-Term Care	11	24	10	8	16	10	27	17	13	15	16	15	182	1.9%	15
Med Sup/Medicare	83	77	89	98	89	73	144	116	141	156	113	132	1,311	13.4%	109
Misrepresentation	3	35	13	19	13	8	17	18	16	12	15	7	176	1.8%	15
Self Fund Issues	36	40	45	48	61	60	99	61	114	181	60	94	899	9.2%	75
Total	495	761	711	816	756	642	996	875	936	1157	794	839	9,778	100.0%	815

Source: Office of Consumer Health Assistance (OHCA), Utah Insurance Department, 2001

Figure 1: OCHA Phone Contact Activity by Subject from July 1, 2000 to June 30, 2001



Source: Office of Consumer Health Assistance, Utah Insurance Department, 2001